



**Carty & Company, Inc.**

### THE COMPANY

Carty & Company is a general securities dealer/broker founded in 1970. Over the years, our range of financial products and services has expanded as the company has grown.

Today Carty & Company has over 60 employees, servicing thousands of clients all over the country. Carty & Company strives to serve every client as if they were our only client. Carty & Company realizes that investors have a choice, so our brokers make it their #1 priority to help their customers make investment decisions that are suited to their individual needs and wants. In an ever growing crowded marketplace, Carty & Company realizes to stand out and continue to exist, customer service, honesty, integrity and know how are all needed. We believe that "honesty" and "integrity" are not just platitudes, but necessary tools to successful prospecting and retention of clients. With our continuing philosophy of purchasing inventory with our customers in mind, we endeavor to give our clientele a full range of financial products at the best available prices.

We have a competent staff with many years experience in clearing all types of securities. We clear our transactions on a fully disclosed basis through Pershing, LLC. This allows a smaller firm like ours to have access to all of the same technology, research, products, etc. that a Wall Street brokers has available to him.

In a highly regulated environment, Carty & Company is a registered broker/dealer with the Securities and Exchange Commission and a Member of FINRA. Our customer's funds and securities are protected by the Security Investors Protection Corporation (SIPC) to the maximum limits provided. Carty & Company is registered to transact business in all fifty states.

### MUNICIPAL BONDS

In this very heterogeneous market, tax free bond quality ranges from non-rated "junk" bonds to triple "A", government guaranteed bonds. We have a very knowledgeable and experienced staff and trading desk available to evaluate and price all types of credits. Also we make markets in a variety of credits from non-rated nursing home bonds to the highest quality AAA bonds escrowed in government securities. Our capable staff can help any municipal buyer find the right securities at the right price.

### CORPORATE BONDS

Carty & company has a very capable and experienced staff and trading desk dealing in all types of corporate bonds from high yielding bonds to investment grade bonds. We strive to make

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markets in a variety of credits and markets. Carty & Company also participates in private placements of corporate bonds.

# TRUST

### EQUITIES

Our equity trading desk has arrangements with member firms of all exchanges to ensure timely and favorable executions in listed stock. Our customer's orders are routed to the exchange or dealer where the best execution can occur as determined by the national best bid and offer. We are constantly advancing our technological systems to provide our customers with the best service and prices. We strive to participate in the type of initial public offerings, (IPO's) that interest out clients.

### FINANCIAL AND RETIREMENT PLANNING, INSURANCE, MUTUAL FUNDS

Planning is important. For investors who would like a more in-depth approach to selecting investments, Carty & Company offers financial planning. Life Insurance, annuities, long term care, and health insurance provide for the protection you and your family need and may help to reduce your taxes. Mutual funds offer market participation with diversification. Employers looking for a Sep-IRA, 401K, or 403B plan, we can provide these as well. Because we carry a full ranger of investment products, we can help put your plan into action.

# TRADITION

### SBA and USDA

Carty & Company was one of the premier broker/dealers to market government guaranteed SBA loans to secondary buyers. Since 1976, Carty & Company has been in the forefront in developing a secondary market for banks to sell the guaranteed portion of SBA and USDA loans that they make to their customers. These sales make capital available to the banks for new loans that were sold. These loans offer both fixed and variable rate investments in varying maturities that are U. S. government guaranteed.

### MORTGAGED BACKED SECURITIES

Since the creation of GNMA, FHLMC, and FNMA (pronounced Ginnie Mae, Freddie Mac, and Fannie Mae) Carty & Company, Inc. has participated in the mortgage backed securities market. Many mortgage bankers and Savings & Loan Associations depend on us to make their products available to the secondary market. Our institutional buyers include banks, savings & loans, money managers, trust departments, credit unions, as well as pension funds and insurance companies. The mortgage backed securities

market is very large and complex with all the major dealers as participants. However, with the expertise and experience of our competent staff, we feel that we offer our customers the best prices and service available in the broker/dealer community.

# LEGACY

### GOVERNMENT BONDS AND CERTIFICATES OF DEPOSIT

Carty & company offers U.S. Treasury Bills, Notes, and Bonds, as well as U.S. Government Agency paper and Certificates of Deposit. Our staff and traders can competitively help you with any purchase or sale of these instruments.

### INSTITUTIONAL SERVICES

Carty & Company has many products and services that are designed for the institutional client. We have direct access to primary dealer and regional inventories. We are not limited to our own inventory. Carty & Company's active trading desk will help you find securities that fit your parameters at the price you need. We can provide pricing for virtually all fixed income securities and compare your holdings of specific securities to others to find swap opportunities and appropriate new additions to your current positions. Carty & Company can monitor your institution's portfolio performance to assist you in meeting your objectives.

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### OUTLOOK

We believe the Carty & Company, Inc. is ideally placed to give out clients the very best executions and service in all financial products and markets. It is our feeling that we have succeeded for many years while others have failed, because we have always put our customer's interests ahead of everyone else's, even our own.

Carty & Company, Inc. has dedicated itself to simple hard work. We do not participate in gimmicks and unproven sales and trading strategies. We will not become involved in this quest for something for nothing. We learned long ago that there is no pot at the end of the rainbow, because there is no end to a rainbow. It is simply an illusion.

Carty & Company, Inc will continue to change and adapt as conditions and markets change, but our basic philosophy will always remain the same --- the customer comes first.